

Financial Markets

**Reporting for periods ending
January 2008**

Sharemarkets, fixed interest and currency

Sharemarket and fixed income scoreboard for period ending January 2008

	Month return	Quarter return	Financial year return	1 year return	5 years return	10 years return
S&P 500 in \$US	-6.0%	-10.6%	-7.3%	-2.3%	12.0%	5.1%
S&P 500 in \$A	-7.5%	-7.1%	-11.9%	-15.2%	3.0%	2.4%
NASDAQ in \$US	-9.9%	-16.4%	-8.2%	-3.0%	12.6%	4.0%
NASDAQ in \$A	-11.3%	-13.2%	-12.7%	-15.8%	3.5%	1.3%
FTSE 100 Accumulation Index in GBP	-8.9%	-12.1%	-9.7%	-1.9%	14.4%	3.8%
FTSE 100 Accumulation Index in \$A	-10.5%	-12.7%	-14.9%	-13.6%	9.2%	3.1%
MSCI AC ASIA EX JAPAN Accumulation Index in Local Currency	-14.1%	-20.9%	1.9%	19.1%	24.7%	
MSCI AC ASIA EX JAPAN Accumulation Index in A\$	-15.2%	-18.5%	-2.0%	6.0%	17.2%	
MSCI EUROPE Accumulation Index in Local Currency	-11.4%	-15.2%	-14.7%	-7.6%	15.0%	5.0%
MSCI EUROPE Accumulation Index in \$A	-11.9%	-11.5%	-13.8%	-12.0%	11.5%	5.1%
MSCI JAPAN Accumulation Index in Yen	-9.2%	-17.0%	-23.5%	-20.3%	12.1%	1.3%
MSCI JAPAN Accumulation Index in \$A	-6.1%	-6.6%	-15.5%	-21.3%	5.6%	0.4%
MSCI World ex Aust Accum Index in Local Currencies	-8.3%	-12.9%	-11.3%	-5.6%	13.5%	4.9%
MSCI World Ex Australia Accumulation Index in \$A	-9.1%	-8.9%	-12.2%	-13.6%	6.7%	3.3%
S&P/ASX 200 Accumulation Index	-10.8%	-15.7%	-8.2%	1.6%	18.7%	12.3%
S&P/ASX 200 Property Accumulation Index	-13.9%	-24.8%	-21.1%	-23.0%	11.2%	
UBSWA Composite Bond Index	1.2%	1.5%	3.0%	4.2%	4.6%	5.7%
SBWGB Accumulation Index currency hedged \$A	2.0%	3.9%	8.4%	9.2%	6.8%	7.3%

Australian interest rates and currency

	31 January 2008	31 October 2007	30 June 2007	31 January 2007	31 January 2003	31 January 1998
Australian 90 day bank bill yield (%)	7.35	7.01	6.43	6.40	4.80	5.02
Australian 10 year bond yield (%)	6.09	6.20	6.26	5.94	5.18	5.89
Australian dollar (in euros)	0.60	0.64	0.63	0.60	0.54	
Australian dollar (in Japanese yen)	94.61	105.74	104.70	93.84	70.04	85.30
Australian dollar (in US cents)	88.84	92.16	84.87	77.20	58.84	66.93

Source: Datastream

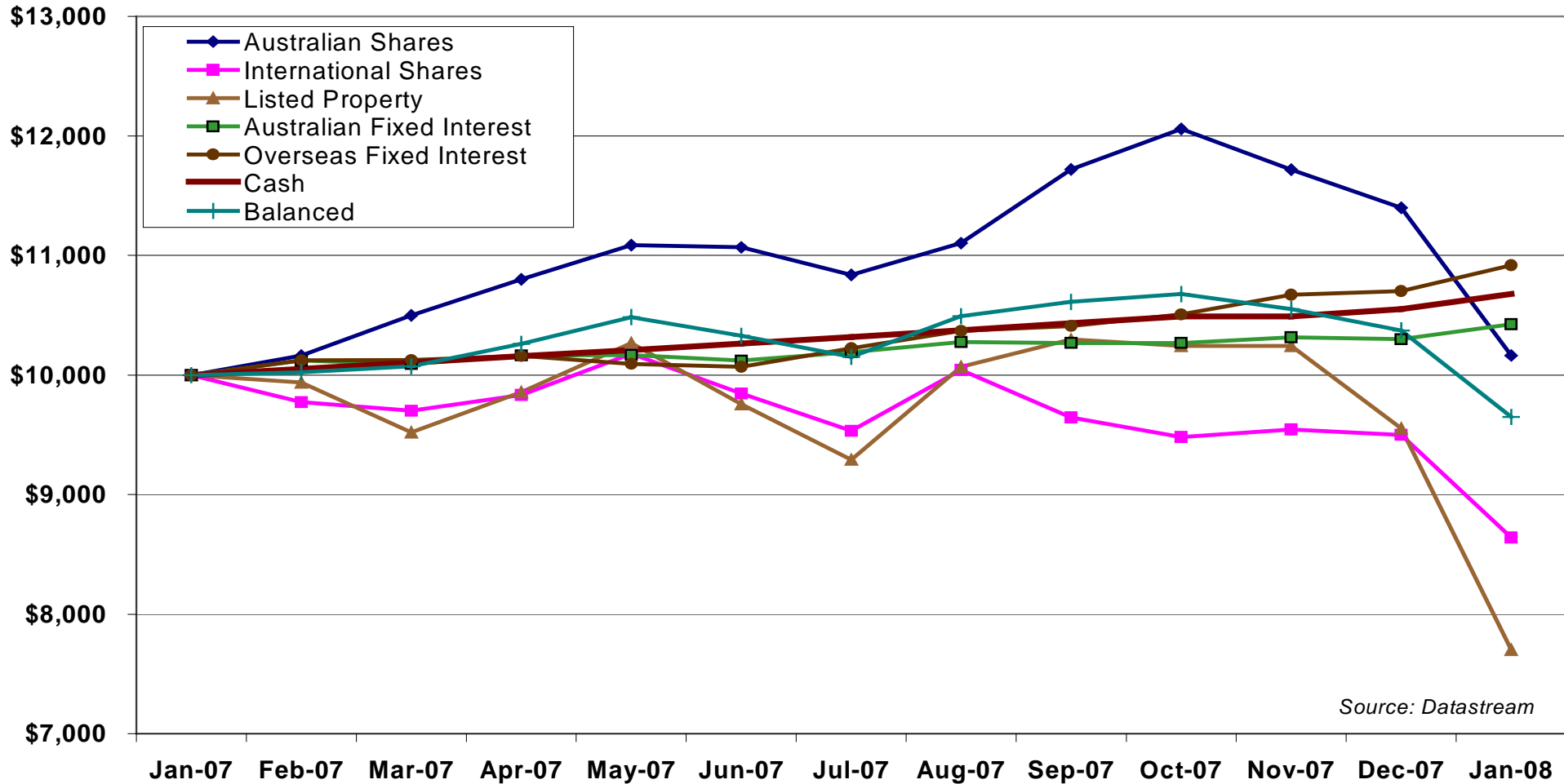


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Asset class returns - 1 year

Asset Class Performance over 12 months to January 2008

(based on investment of \$10,000)



Source: Datastream

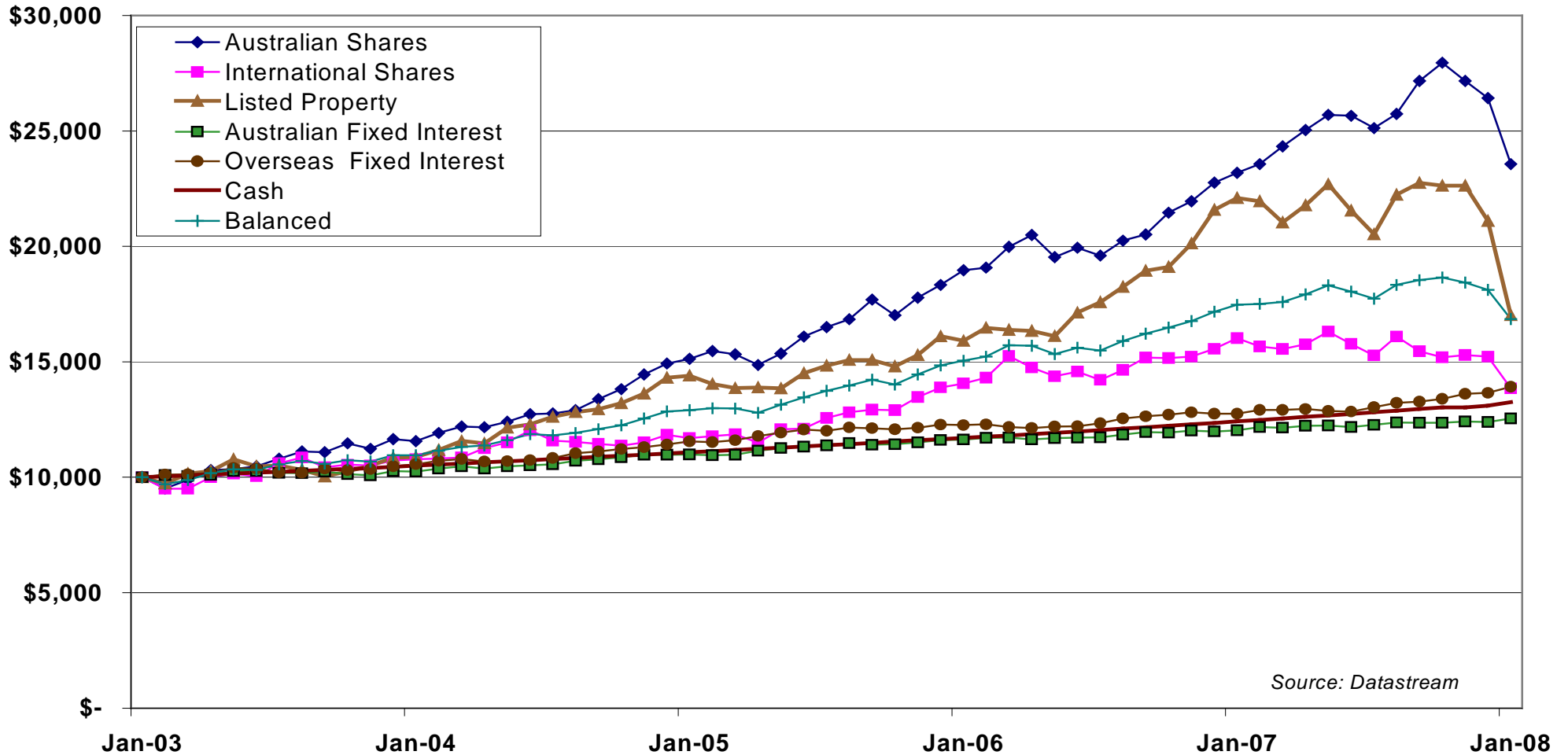


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Asset class returns - 5 years

Asset Class Performance over 5 years to January 2008

(based on investment of \$10,000)



Source: Datastream

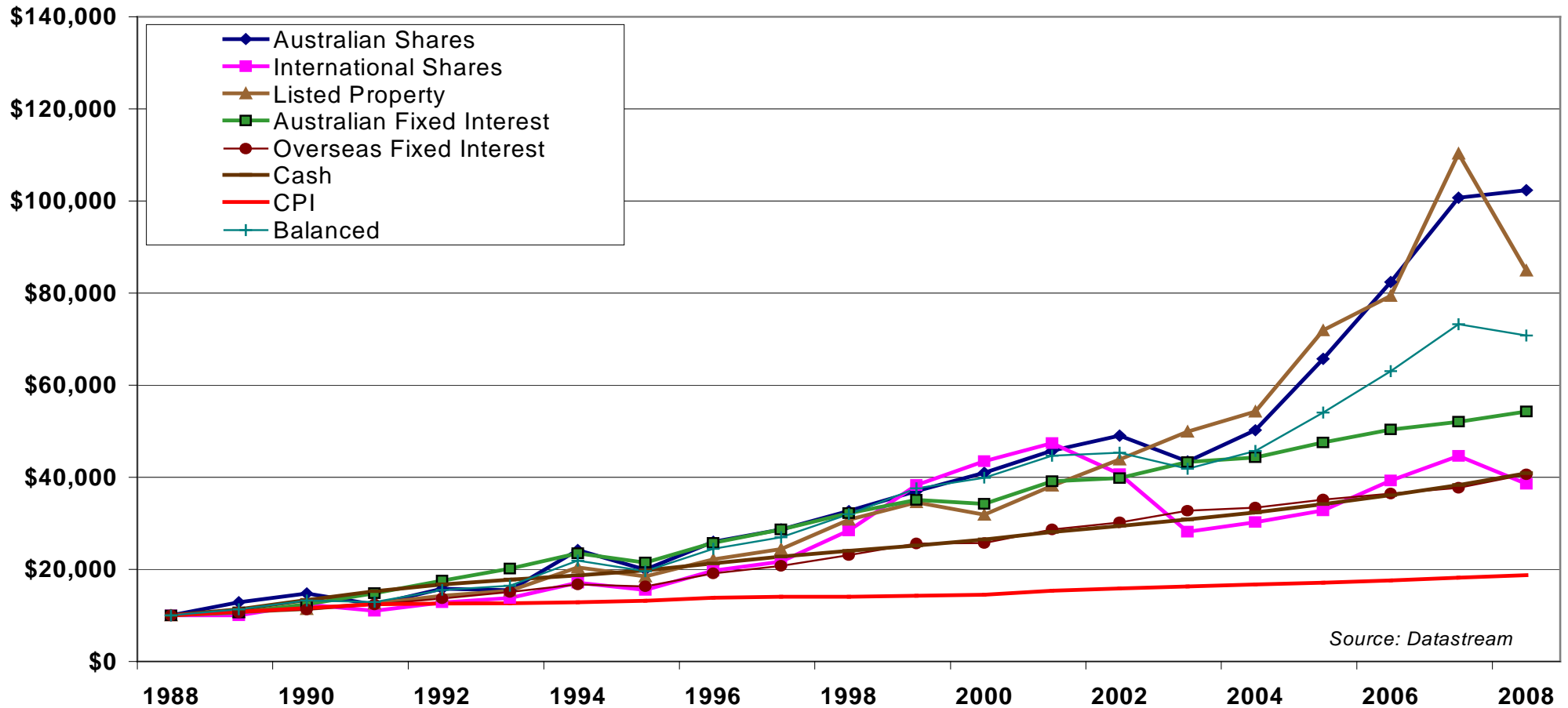


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Asset class returns - 20 years

Asset Class Performance over 20 years to January 2008 (before fees and tax)

(based on investment of \$10,000)



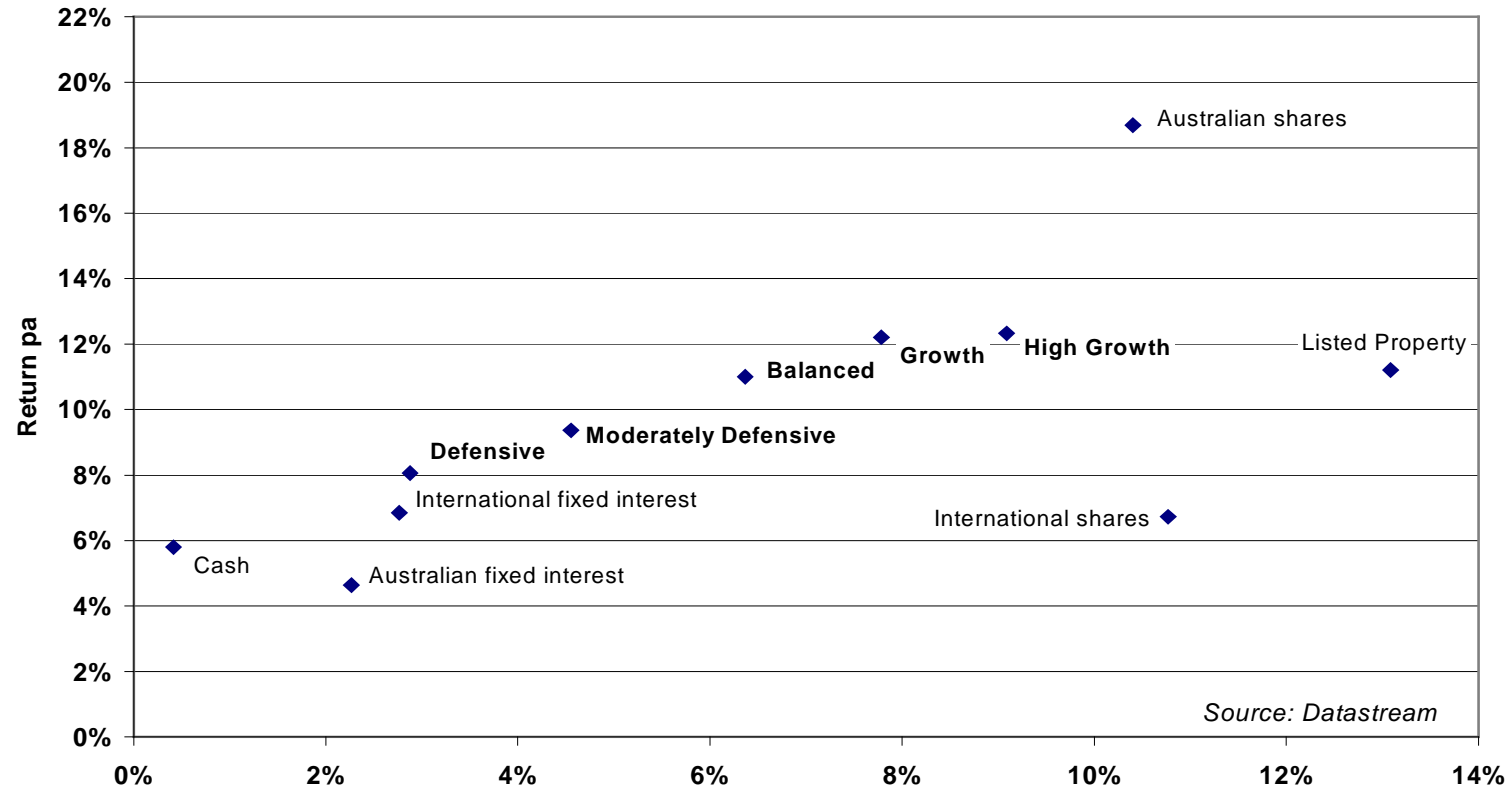
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Comparison of risk and return - 5 years

5 year historical risk/return to 31 January 2008



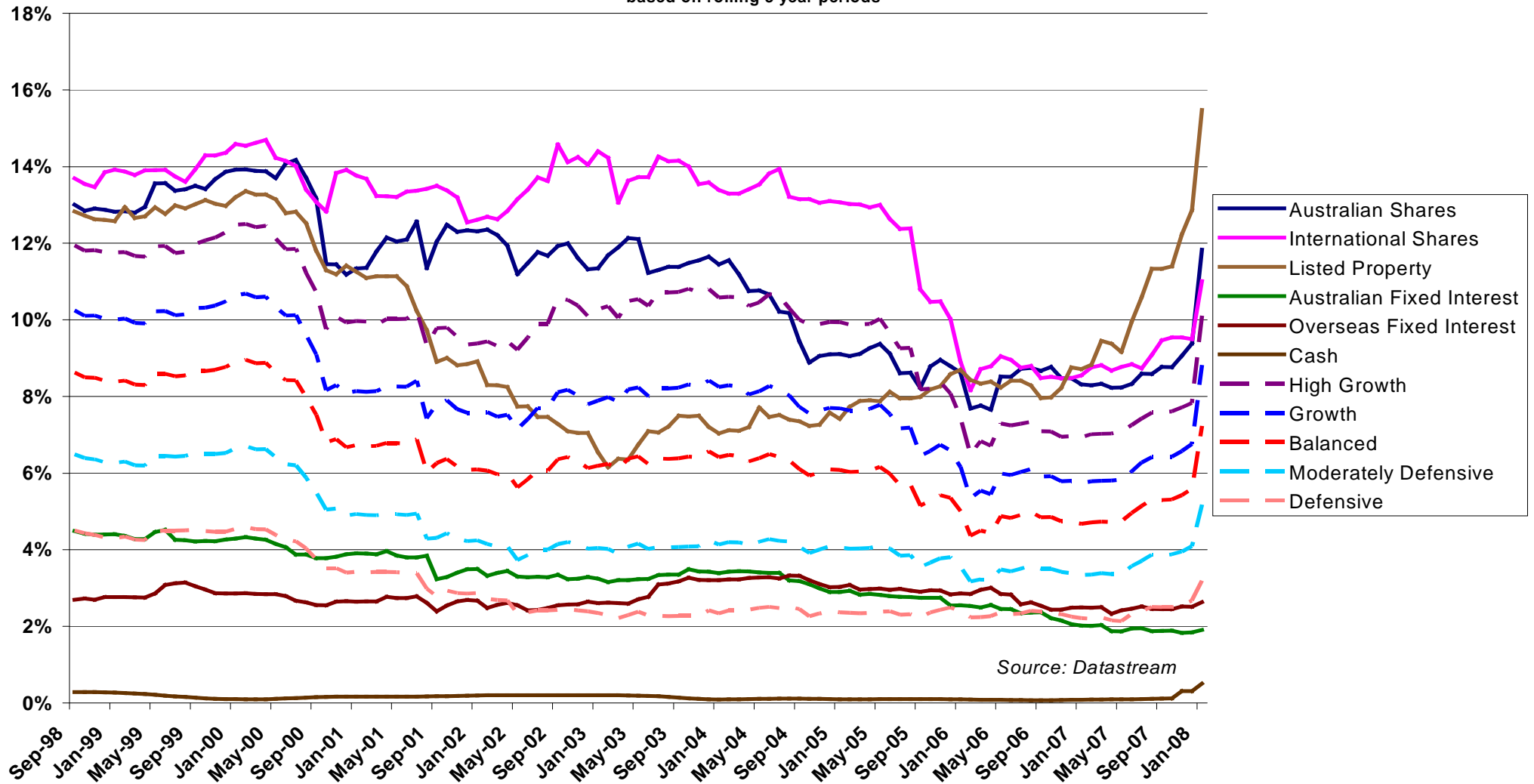
Standard Deviation pa



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Asset Class & Risk Profile Volatility

based on rolling 3 year periods



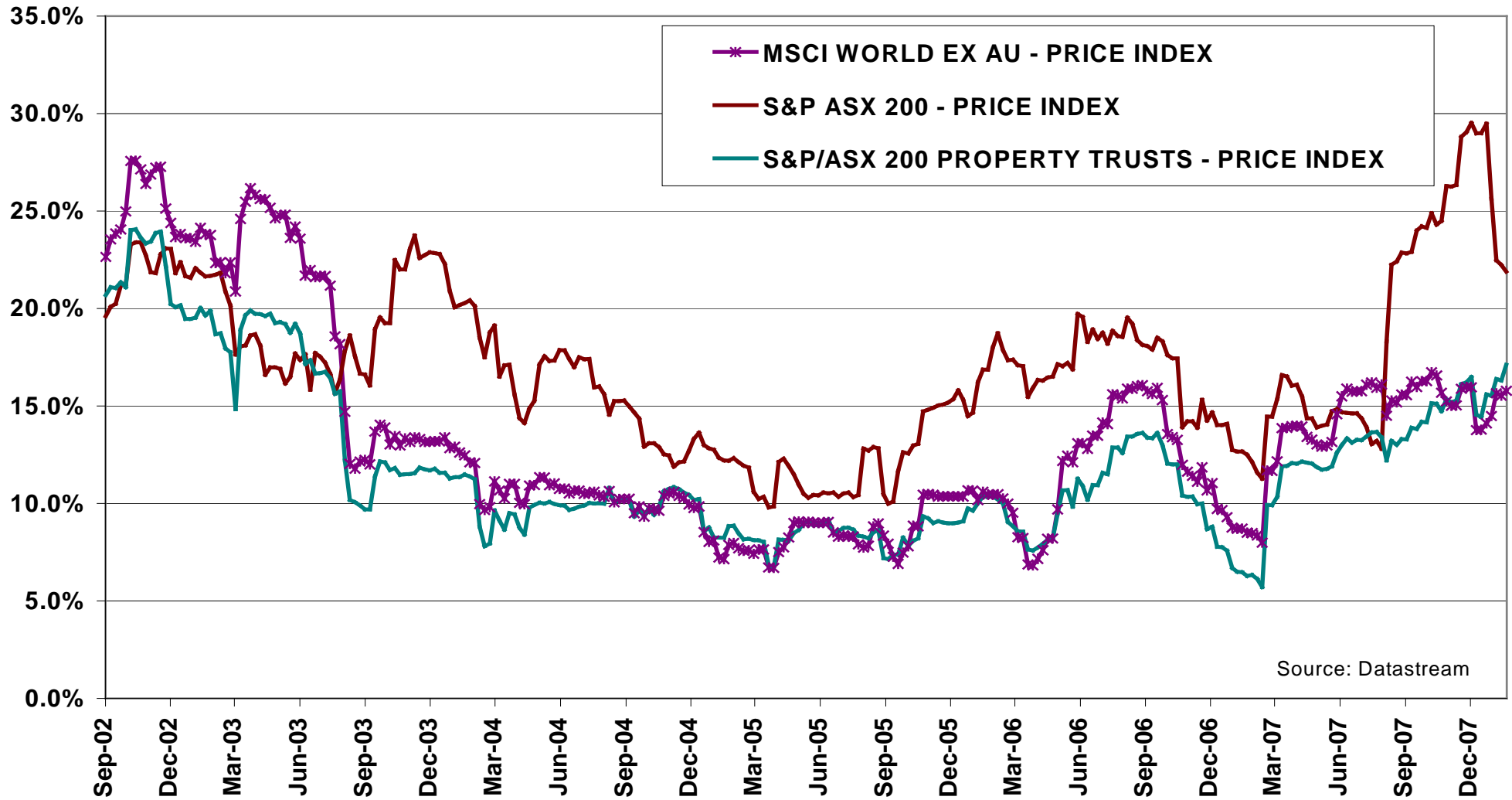
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Sharemarket volatility

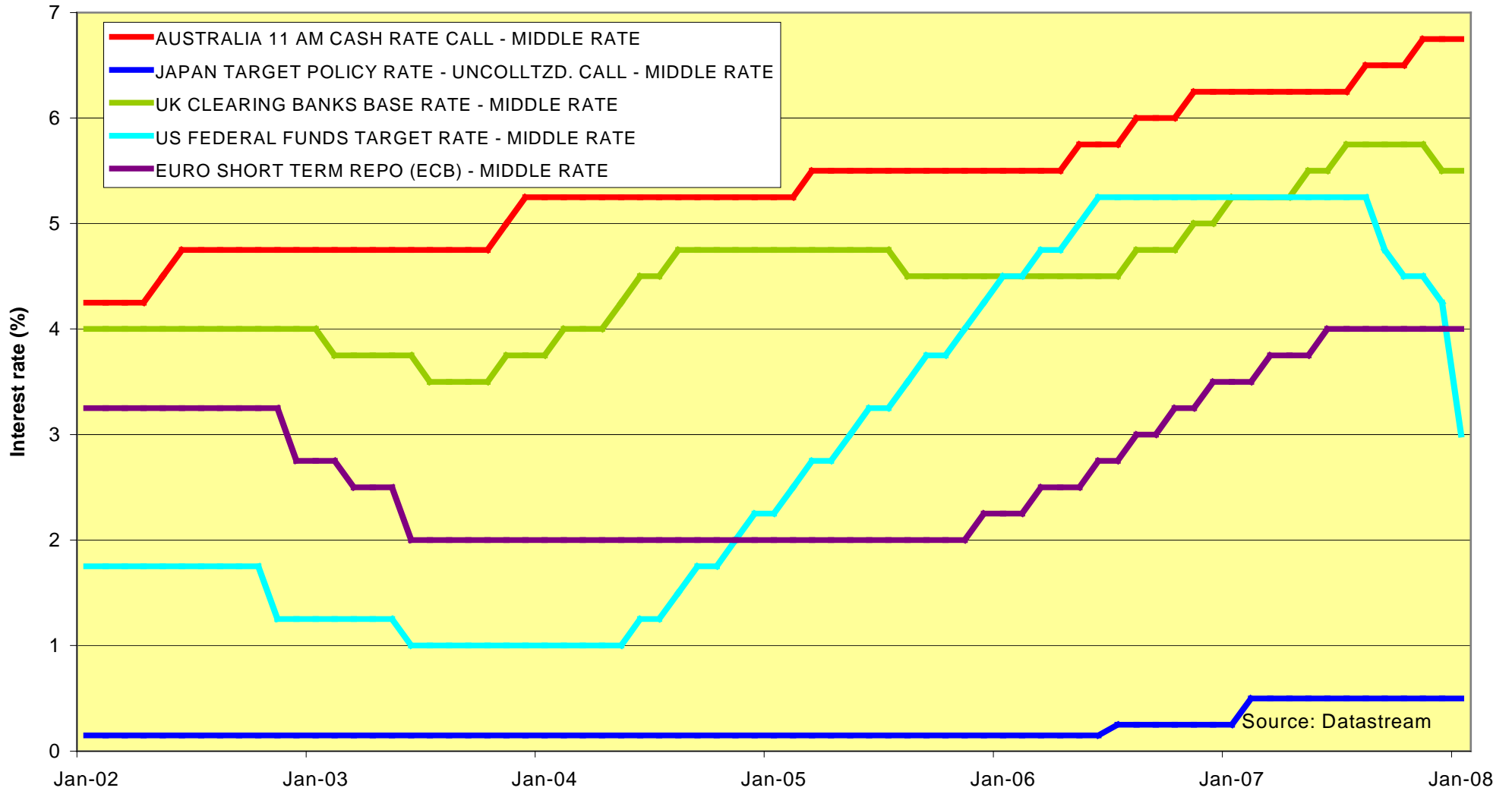


Source: Datastream



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Global interest rates for the five years ending January 2008

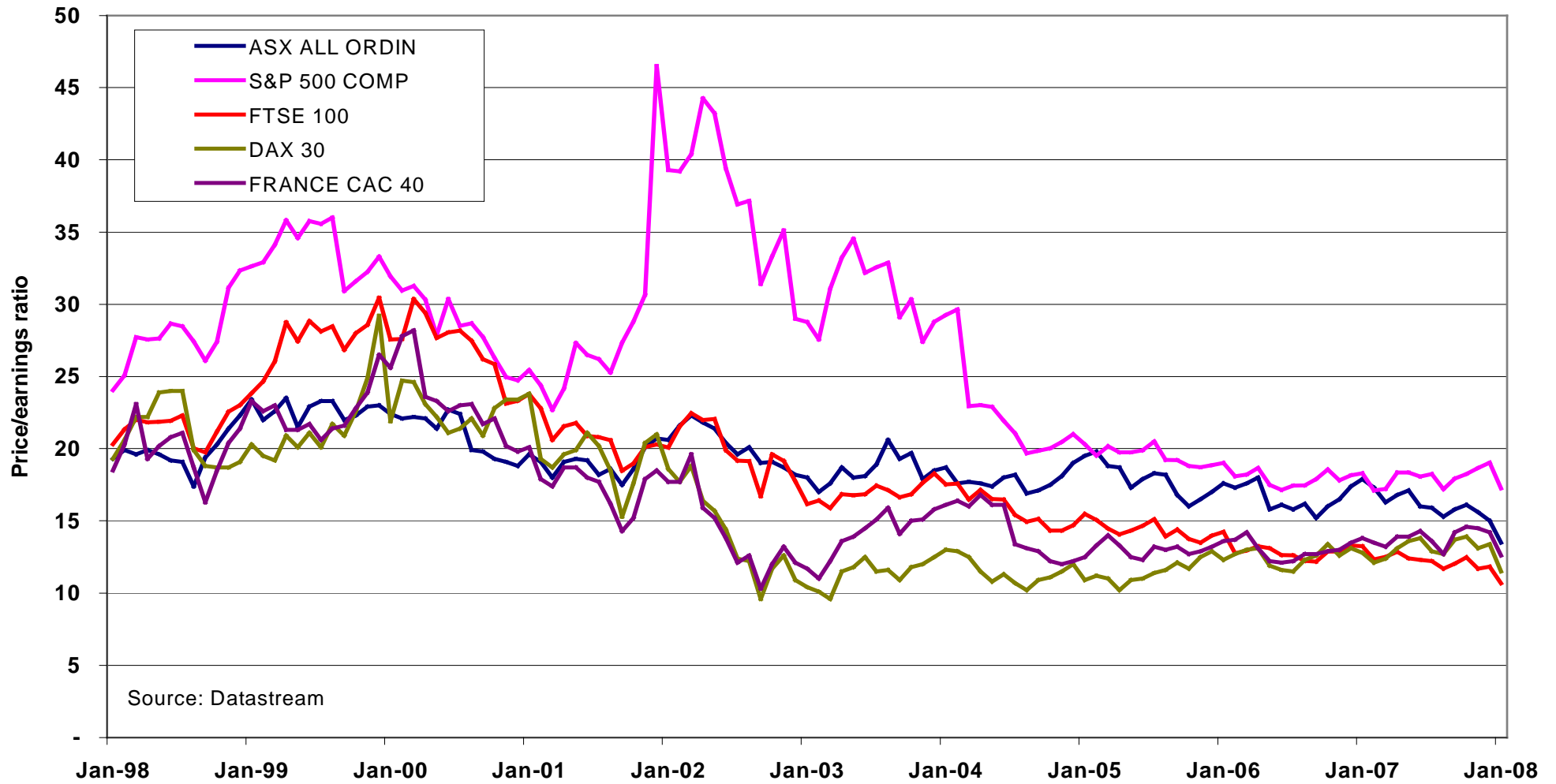


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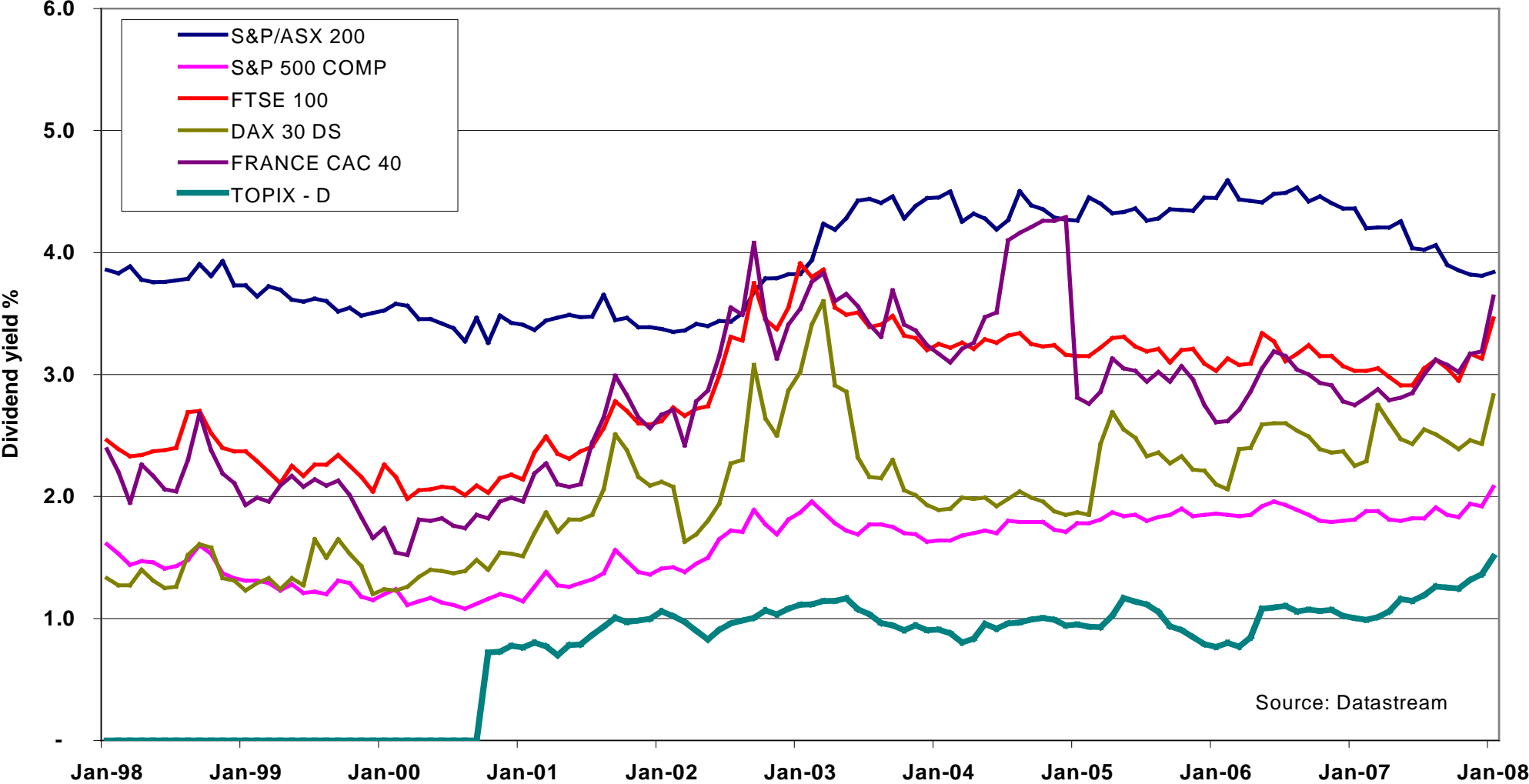
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Price to earnings ratios to January 2008



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Dividend yields to January 2008

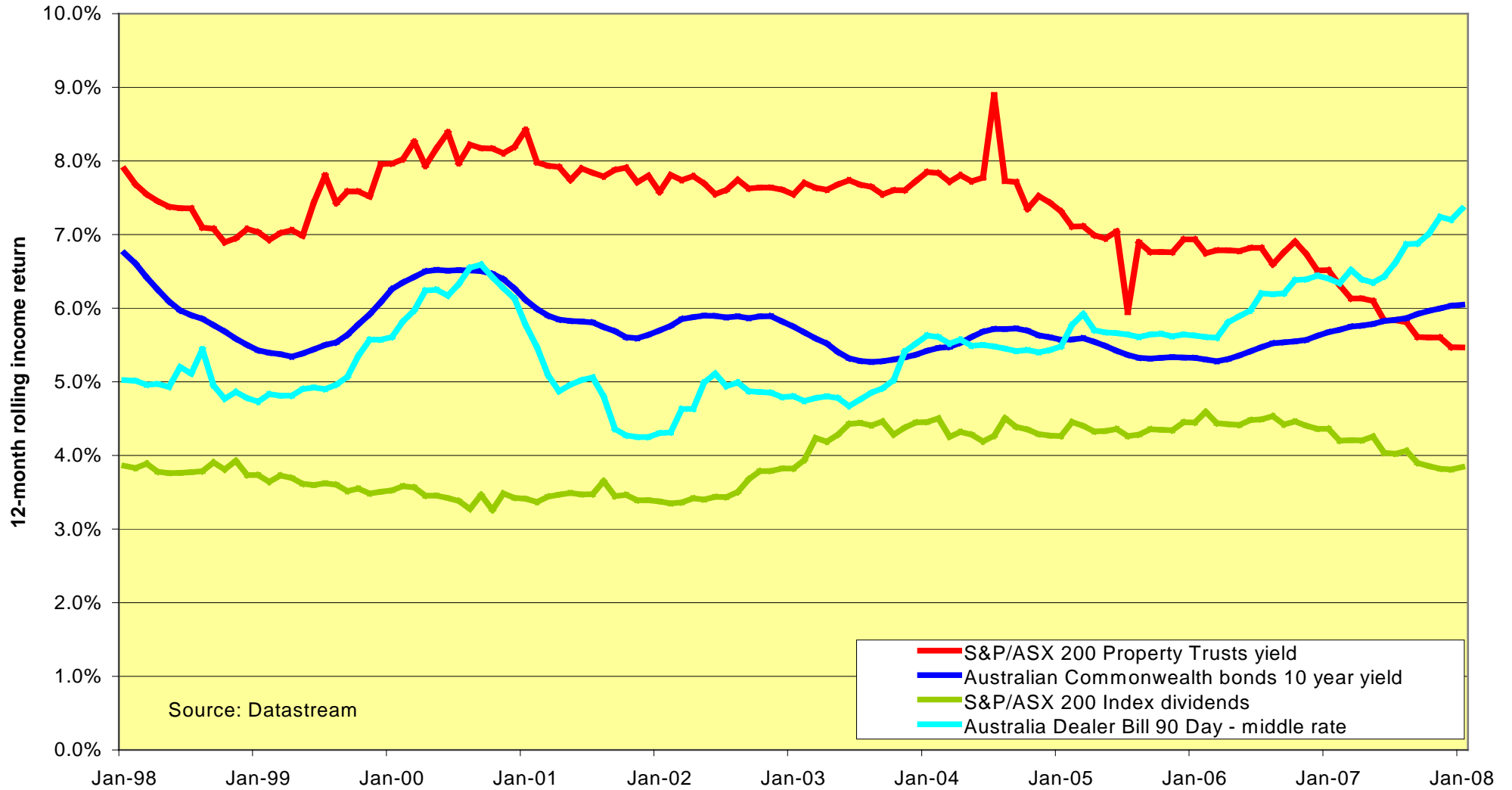


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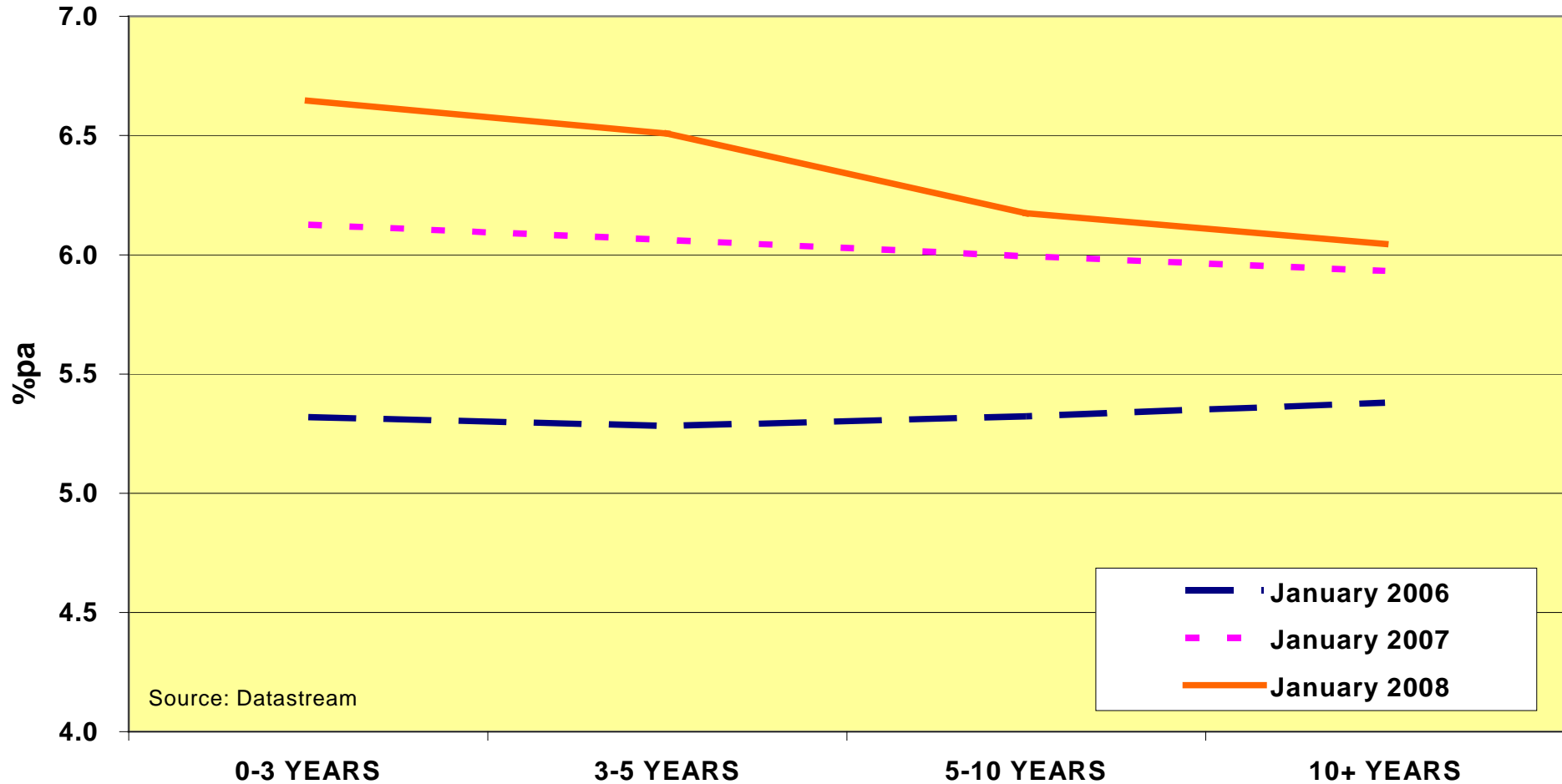
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Australian asset class income returns to January 2008



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Australian Government Fixed Interest Yield Curve to January 2008



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